



Ontario Temporary Enhanced New Housing Measures

Example of claim process

The following example provides general information about the Ontario temporary enhanced new housing measures for buyers and builders. This example is based on a typical situation where a buyer, who is not a first-time home buyer, enters into an agreement on or after April 1, 2026, and on or before March 31, 2027, to purchase a home from a builder for use as their primary place of residence. The buyer wants the relief credited by the builder at closing to reduce the final price of the home.

For other situations (e.g., buyer builds their own home or builder does not credit the rebate), buyers should visit [First-time home buyers' GST/HST rebate](#) or [GST/HST new housing rebate](#) for more information.

1

Buyer

- Purchases a new home from the builder for \$1,000,000 plus \$130,000 HST.
- Agrees to assign the 8% HST rebate (\$80,000) and 5% Ontario top-up relief (\$50,000) to the builder.
- Completes the CRA's GST/HST New Housing Rebate form (GST190) and associated schedule (RC7190-ON), and provides them to the builder.
- Receives the benefit of the 8% HST rebate and 5% Ontario top-up relief upon closing, reducing the final amount payable for the home.

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Builder

- Credits the buyer the 8% HST rebate (\$80,000) and the 5% Ontario top-up relief (\$50,000) at closing.
- Completes the GST/HST return reporting GST/HST collected on the sale of the home (\$130,000) and claiming a deduction of \$80,000 for having credited the 8% HST rebate to the buyer.
- Does not claim a deduction of the \$50,000 for the 5% Ontario top-up relief, which is provided separately by Ontario.
- Submits to the CRA its GST/HST return, the completed GST/HST New Housing Rebate form and schedule with consent to share relevant contact, banking, and rebate information with Ontario. A separate form is not required for the 5% Ontario top-up relief.

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Government

- The CRA processes the rebate forms and GST/HST return submitted by the builder, verifies buyer eligibility for the 8% HST rebate, and shares relevant information with Ontario to assist Ontario in its processing of the \$50,000 top-up payment to the builder.